# BOUTWELL ON FINANCE.

The Ex-Secretary of the Treasury On Finance, and the Panic and Its Remedies.

A Resumption of Specie Payments.

THE BALANCE OF TRADE QUESTION.

The Policy of the Government Probably Indicated.

Conditions Necessary For Resumption.

The Inflation of the Currency Recommended.

The second or the series of the "Galaxy Course" of lectures was delivered last evening at the Church of the Disciples, Forty-fifth street and Madon avenue. The lecturer was Scuator George S. Soutwell, the ex-Secretary of the Treasury, and the subject of the lecture was "Finance and the

The lecture attracted a large and intelligent auience, and, unlike the previous Galaxy Course lec-ures, one made up mainly of solid business men, ally interested in the important themes discussed. Passing over the highly istic prefaratory music on the organ and the adnirable introductory speech of ex-Judge Pierreont, we come to the appearance of Mr. Boutwell. An enthusiastic welcome greeted his appearance. tone of voice, which with many, no doubt, dispelled the first prepossessions in his favor; but, as he advanced in his subject, his voice grew louder and arer, till, notwithstanding the natural dryness of a theme so necessarily statistical in its characer, his thoughts blending strangely, figure tables and similes came forth in a strain of impressive eloquence—the eloquence infrom earnest growing warmth n his subject. The comprehensive scope and clearness of his views, the incisive cogency of his reasonings and the irrepressible plainness of his deductions will be made apparent in the report of the lecture as given below. At frequent interruptions he was loudly applauded, and, though speaking an hour and a quarter, was listened to till se with the most earnest and undivided at-

Mr. Boutwell, after a few prefaratory remarks, Mr. Boutwell, after a few prefaratory remarks, sail:—
I ought first of all to say that I pivot all the opinions I entertain on the question of finance, touching the present condition of things (a condition lengthened already beyond that which was desired), upon the idea we are to bring the paper value to a level with that of coin. I make a distinction between the paper value and the equalization of values in coin. I do not took upon it as practicable or desirable that the banks of the country should resume specie payment, but I do expect the government will. We are passing, or the great cities of the Atlantic coast are passing, through a very severe financial crisis. We have a paper currency of more than \$700,000,000. It is not possible for any one to say whether this is in excess or not. We are suffering from consequences which I will specify in three particulars. During the last five or six years there has been a depreciation of the credit of the country. In 1859 the coin bonds of the United States was \$2 on the 100. Under such circumstances it was not possible that the debts of the country could be paid in coin; it was only possible to pay the interest in coin. During the last four years this evil has been remedied. We were a short lime ago offering simultaneously a twenty-year live per cent bond. Why should their bonds be sought for, while none were subscribed for in moderate sums? The reason was that the bonds were given to bankers at 83 per cent on the dollar and solid at 84, while ours were sold at 100 and nothing less. Another circumstance contributing to the present condition of things is the volume of paper curcountry to You have large speculations in gold on wail street, but that speculation is based upon a continual demand of \$250,000,000 per week. It is impossible to resume and maintain specie payments until the balance of trade is very fittle against us. I have no lattle in any policy except that which develops that which is a supposed to the payments in boge that we shall resume for our lifetime. Within the last two years, we have mastered two propositions which it was supposed during the war we could not maintain. This was that the export trade and the shipping interest could not be developed after the war and under a protective system. But we have seen that both these have been developed. In the matter of labor, we have produced a revolution. What were considered luxuries in former times we have commanded commonly and we have produced with this supposed in the matter of labor, we have produced a revolution. What were considered with this supposed to the countries. Connected with this supposed to the countries. Connected with this supposed to the proportion of trade done by Americans is seventy-thiree per cent, which is a slight increase. The last estimates tend to prove that the freight money on all goods and merchandize brought into this country and carried out is \$100,000,000. If so, this is \$23,000,000 paid to foreigners during the last year. When we have equalized the trade between foreign countries, we shall have reduced the single state of the country. But there makes to be considered a policy which relates to the shipping interest of the country. However, and this is of great advantage to the country. However, and this is of great advantage to the country. However, and this is of great advantage to the country. However, and the subject was agitated of substituting the last year. When we have equalized the trade between foreign countries, we shall have reduced the subject was agitated of substituting trade in which the power to enforce justice without recourse to the subject was agitated of substituting the country

velopment of our industry. If in construction of railroads we have done more than it was wise to do, at times and places not yet entirely suitable, still the country, as a whole, will not suffer by the undertaking. Railroads aid in the development of the country. The track of the railroads will be followed by the settler. The hum of industry will be heard in their traffic, and from those rich lands will come products hereafter to be sent to our seaboard and thence over the world, bringing back large returns in money; and what is better than money, the luxuries, the comforts and the necessaries of life. When one has paid his debts, what is money compared to the comforts of life? When the demand is in excess of the production then it will be imperative on us to resume specie payments.

After apologizing to the audience for the uninteresting nature of the subject, Mr. Boutwell concluded by observing that, in a country like this, the matter he had discussed could never cease to be of public importance.

After a lew words from Mr. Pierrepont the proceedings wore brought to a close.

THE RECENT BOND PORGERIES OF \$800,000 Andrew Roberts, Frank Gleason, George Wilks and George S. Olmstead, of Staten Island, are at the present moment lodged in Ludiow Street Jail,

Andrew Roberts, of 210 West Twenty-first street, will, in all probability, demand to be released on habeas corpus to-day in the Supreme Court, Chambers. On the 2d of last September the Herald published exclusively the names of Andrew Roberts and Frank Gleason as alleged principals in this matter, and the statement of Mr. Thomas Sampson, Stock Exchange detective, who gave the list of \$500,000 forged bonds which were to be emitted by the gang last February. Eight thousand five hundred dollars of tunos belonging to Johnstone, of Williamsburg, flow a prisoner in the Tombs, has been attached, and \$70,000 captured from Andy Roberts, now in the hands of the District Attorney, which comprises likewise a forged bond of the Buffalo, New York and Erie Railway, and which, it is alleged, has been recognized by Olimstead, of Staten Island, as his work. ......\$800,000

THE LONG ISLAND CITY "IMPEACEMENT" FIZZLE AGAIN.

The "impeachment" ring of the Long Island City Board of Aldermen made a final and desperate attempt last evening to pass the charges against the Mayor so as to be able to bring them into the Queen's county Court of Oyer and Terminer, now in session at Hempstead. The ten members necesqueen's county Court of Oyer and Terminer, now in session at Hempstead. The ten members necessary not being present, Mr. Hunter and his adherents went into "executive session"—that is, they turned out the large crowd of spectators, including the reporters, lighted their pipes, biaced their legs on the desks and thus waited for two mortal hours in the hope that some absent members of the Board would arrive. At ten o'clock they 'gave it up,' reopened the doors and formally adjourned. The "impeachers" appeared quite crestialen, and one of them was so much ashamed to admit his milinre that he tried to persuade the reporter that the articles of impeachment were passed in "executive session," and without the necessary two-thirds vote. Of course, he took the reporter to be as great a fool as nimself. The wise Alderman and his associates, however, were terribity taken aback when it was shown to them that (according to article 6, section 7, of the State constitution) even the whole Board of Aldermen have no power to impeach anybody, nor has any Court but the Senate and Court of Appeals the power to try an impeachment case. In their desperation the few 'red hot' impeachers have resolved to go to Hempstead to-morrow and ask the Court of Oyer and Terminer to try their case, whereat much iun is expected.

Fall River, Mass., have appointed a committee to confer with the representatives of corporations in other places in regard to a partial suspension of

### GREAT BRITAIN.

the Polaris Crew Expected-The United

TELEGRAMS TO THE NEW YORK HERALD.

LONDON, Oct. 22-5:30 A. M, The whaler Erik, with the three members of the Polaris expedition who were transferred to her

MINISTER SCHENCK.

A Steamship Missing and Much Anxiety. London, Oct. 22-5:30 A. M.

The Anchor line steamer Ismailia, from New York September 29 for Glasgow, has not yet arrived. Being several days overdue, much anxiety is felt for her safety.

IMMIGRATION.

Result of the Labors of the Irish Cath-

ST. LOUIS, Oct. 21, 1878. their country.

resolution for the establishment of a depot discountry with erman catholic Board, organized for the same t, was discussed, and will probably be carried

#### INDUSTRIAL EXPOSITION.

A meeting of the Pinance Committee of the Board

#### THE LEXINGTON RACES.

Alethia won the second and third heats and race. Freshman was distanced in the first

SECOND RACE —Vidette, Meteor, Early and Viola started. The first heat was taken by Vidette, the rest by Meteor. Early was distanced in the second heat. Time, 2:39-2:38-2:39-2:39.

Thirst RACE for 2:39 horses. —William Goff's Lady Alice and Medianich's Josie started. Josie got the first heat and Lady Alice the three next. Time, 2:39-2:42\(\frac{1}{2}\), 2:38-2:37\(\frac{1}{2}\).

## SHIPPING NEWS.

Almanae for New York-This Day.

1 80	nie.	Destination,	Office.
Oct.	22.	(Liverpool	4 Bowling C
Det.	22.	[dverbool	19 Recoders
Get.	-	IBromen	12 Busylline C
	22.	Glascow	7 Bowling G
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.10et.	20.0	Hameure	(6) Broadwa
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	201	LATERTOON	# Howing G
. Oct	25	Hamburg	St Broadwa
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. Oct.	19.	Gungow	7 Bowling 9
	Oct. Oct. Oct. Oct. Oct. Oct. Oct. Oct.	Oct. 22. Oct. 22. Oct. 23. Oct. 23. Oct. 25.	Oct. 22 Liverpool Get. 32 Liverpool Get. 32 Liverpool Get. 32 Glascow Oct. 33 Liverpool Get. 35 Liverp

## PORT OF NEW YORK, OCT. 21, 1878.

## CLEARED

Steamship Olympia (Br). Young, Glasgow-Henderson ros. Steamship Maas (Dutch), Deddes, Rotterdam—Punch, dye & Co. Steamship Columbis, Reed, Havana—Win F Clyde & Co. mship North Point, Poley, Philadelphia—Lorillard ship Co. Hudson (Br), Knighton, London—Grinnell, Man-Co. British Statesman (Br), Ward, Academ—Grinnell, rk Mary Tatham (Br). Campbell, Bristol, E-A Bax-Bark I-one (All), vich & Co.
Bark Seafrift (Br), Aitkenhead, Cork or Falmouth—
Swetland, Bowring & Co.
Bark Kong Sverre (Kor), Hansen, Queenstown or Falmouth—Tetan & Bockmann,
Bark Maggie Chapman (Br), O'Neal, Hamburg—Funch, mouth—Tek is & Hothmann.
Bark Maggie Chapman (Br), O'Neal, Hamburg—Funch,
Edye & Co.
Hark Kathaniei (Nor), Jacobsen, Bordesag—Punch,
Edye & Co.
Hark Gasella (Aus), Tomassovich, Beyrout—Slocovich & Co.

Bark Commerce, Riliott, Brunswick, Ga. Lunt Bros.
Brig Professor Cantaler (Ger), Eggers, Botterdam—C
Tobias & Co.
Brig Kosmopolist (Dutch), Hemmes, Montevideo—
Funch, Edye & Co.
Brig Mary Ida (Br), Baker, Kingston, Ja—Boyd &
Hincken. hr Kate S Cook, Haig. Musquito Inlet-Van Brunt & Co.
Schr Nelly Potter, Gaskill, Washington, NC-WE Himman & Co.
Schr Joseph J Pharo, Soper, Washington, DC-W B
Crawford.
Steamer J Thomson, Moore, Baltimore.
Steamer Philadelphia, Davis, Philadelphia.

ARRIVALS.

REPORTED BY THE HERALD STEAM YACHTS AND HERALD WHITESTONE TELEGRAPH LINEA HERALD WHITESTONE TELEGRAPH LINES.

Steamship Samaria (Br), Billiage, Liverpool Oct 7, with make and 425 passengers to C G Franciyn, arrived 5 A M; Oct 18, lat 404, lon 55 29, passed ship Chunan (Br), from Botton for Liverpool; blub, lat 41 6, lon 65 27, steamship Baxonia (Ger), Nielsen, Hamburg Oct 5, with make and 465 passengers to Kunhardt & Co.

Steamship Trojan (Br), McQueen, Marsellies Sept 6, Leghorn 7th, Maiaga 23d. Oibraitar 24th and Bermuda Cet 17, with make and 6 passengers to Henderson Bross.

Steamship Chiswick (Br), Watkins, Maiaga Sept 12 and Gibraitar 25, with make to Sweetland, Bowring & Co.

Oct 5, lat 55 25, lon 39 24, may bark Guayaguil (Fr), steer-

McCarthy, Siettin 45 days via Sydney, CB, ist, to Hand & Swan. a (Ital), Trapani, Rouen 51 days, in ballast,

Barnard, Pensacela 25 days, with lumber vessel to J O Ward. Cates, Fernandina 11 days, with yellow

woolsey, Parker, Baltimore for New Haven. Schr M J Chadwick, Crowell, Baltimore for New Bed-BOUND SOUTH.

ig Chilinwallah, Puller, Port Johnson for Newfoung-

Bark Entelle, from Belfast thy pilot boat Caprice, No.

day; Annie vali (Br), Spence, or se; schr Blanche (Br), for do in 3 days.

4 30-Arrived, brigs Rising Star, Griffin, sailed Oct 6 for Porto Rico).

schr Athlete (Br), New York; 7th, brig Sth, bark Golden Fleece, Rhodes, do. barks Beindeer, Weilington, from New Sept 29, 1dg; E W Cohoon (Br), Fancy, arrived 10th, seeking; brigs Robert rom New York, arrived 6th; Abbie C Titfrom Fhiladelphia, arrived 4th, disg; m Boston, arrived 2d.

Sent 3-Arrived, ship Mystic Belle.

ander, Hutchins, Cardiff; bark Elverton, Benson, Baltimore; brig Amos M. Roberts, Jenkins, Nuevitas; steamer Strassburg (Ger), Barre, New Orleans for Bremen.
Arrived 20th, steamship City of Mexico, Sherwood, Vera Cruz (to sail 22d for New York); bark J E Ward, Liesegang, Fernandina.

Balied lith, bark Gertrude, Brooks, north of Hatteras via Cardenas; brig Daisy (Br). Essex. Boston; 12th, barks H D Stover, Pierce, New York via Cardenas; 13th, barks H D Stover, Pierce, New York via Cardenas; 13th, W B Anderson, Brandt, New York; Acacia, Anderson, Sagua; schr Geo Peabody, White, north of Hatteras via Cardenas; 14th, brigs Almon Rowell, Young, Cardenas; 15th, M H Morris (Br), Fatterson, Boston.
Halipat, Oct 20—Arrived, schr E Chambers (Br), Bead, New York.
Sailed 21st, steamship Hibernian (Br), St Johns, NF, and Llyerpool.
JEREMIR, Sept 10—Arrived, brig Gipsey, Jayne, New York (to sail about Oct 1 for do).
KRISSSON, Ja, Oct 3—Sailed, brig Sarah Harris (Br), Brooke, New York via Port Maria.
In port Oct 11th, barks West Derby (Br), for Mobile Panny J.McLellan, McLellan, for New York arrived 4th, for do; schr Matnoka, Waller, from Baltimore, arrived 4th, for Cuba.

Arrived at do Oct 3, brig Ida (Br), O'Brien, New

J.McLellan, McLellan, for New York arrived 4th une; Iza, Kahra, from New York, arrived 4th une; Iza, Kahra, from New York, arrived 4th for do; schr Matnoka, Waller, from Battimore, arrived 3d, for Cuba.

Arrived at do Oct 3, brig Ida (Br), O'Brien, New York.

Laverrool, Oct 2I—Sailed, steamship Nestorian (Br), Watta, Quebec.

Lowbox, Oct 9—Arrived (not cleared), steamship Peter Jebson (Nor), Wulff, New York.

Mowreytipo, Aug 25—Arrived, barks B Webster, Smart, Fortland (and sailed 28th for Rosario); 28th. Edward Everett, Lorling, Fernandina (and sailed Sept 3 for Rosario); Sept Z, Woodside, Montgomery, Edward Everett, Lorling, Fernandina (and sailed Sept 3 for Rosario); Sept Z, Woodside, Montgomery, 14th. Courset, Marsden, New York; 8th. Julia 11ngley (Br), Jones, Brunswick (and sailed 18th for Ensinada), brig Walter Smith, Smith, Buenos Ayres (Sor New York; 8th. ship Oyclone, King, New York; 8th, ship Oyclone, King, New York; 8th, ship Oyclone, Hing, Rew York; Marka American Lloyda, Fark, 8t John, N B (and sailed 18th to Rosaria; Ophelia S Hume, Hume, Baltimore; 10th, colonist 3c), including Statue, 18th, 18th omb, Philadelphia; i.a., ong any fortiand.
Sailed leth, bark G de Zaldo, Miller, New York; brig J
Bickmore, Bail, Cardenas.
Prinamenco, Sept 24—Arrived, brigs Marie & Sophie,
Feldinsen, New York; 25th. Ventura (Br), Falker, do.
Pours-A-Prina, Sept 26—Arrived, schr Speculator (Br),
Peters, New York and sailed Oct 4 for San Blas).
Sailed Sept 28, bark Doctor Strousberg (Ger), Busch,
Wilmington, NC; Oct 8, schr Arianna (Br), Aubrey, Pensacela.
In port, Oct & sehr Hattie, McClintock, for New York,
Powr Srain, Oct 6—Arrived, brig Frontier, Blaisdell, St
John, NB. in, NB ailed Sept 27, schr Percaux (Br), Borden, Ragged and; Oct 1, brig Favorite, New York, 'osch, PB, Oct 10—Sailed, schr Geo W Whitford, Henry, Providence.
Provou, NS, Oct 14-In port brig Stockton, Allen, for Mansanilla, wig turn to load-would probably sail in Mansanilla, wig turn to load—would probably sail in about a fortnight.

QUEENSTOWN, Oct 21—Arrived, steamships Calabria (Br), McMiesan, and Spain (Br), Grace, New York for Liverpool tand proceeded).

Rio Granus, Sept 2—Sailed, schrs Lily (Ger), New York (5th, Flora (Ger), do., Rio Janzino, Sept 17—Arrived, barks Sarah, Hudson, Liverpool; 20th, Paladin (Arg., Jones, Baltimore; 21st, birg Enrique (So.) (Dive, Pensacoia for River Plate; 22d, bark New Light, Chapman, Baltimore, Plate; 22d, bark New Light, Chapman, Baltimore, Put back Sept 13, bark Unanima (Br), Nickerson, for New Orleans, captain sick (and sailed again 22d).

Sailed Sept 11, ships Sabino, Paine, Valparatso; Thomas Lord, Whitmore, do: 16th, Joseph Clark, Crooker, Callao; brig Gilde (Br), Mobile; 11th, ahip Normantor (Br), San Francisco; barks Adelaide, Balley, do: 19th, ship Sagamore, Wood, San Francisco; brig Laura (Br), Mobile; 21th, Adelaide, Balley, do: 19th, ship Sagamore, Wood, San Francisco; brig Laura (Br), Mobile; 21th, Adelaide, Balley, do: 19th, ship Sagamore, Wood, San Francisco; brig Laura (Br), Mobile; 21th, Adelaide, Balley, do: 19th, ship Sagamore, Wood, San Francisco; brig Laura (Br), Mobile; 21th, Sangamore, Wood, San Francisco; brig Laura (Br), Mobile; 21th, Sangamore, Wood, San Francisco; brig Pride (Br), Riodran, New York; schr Carl Petter (Sw), Hampton Roads.

In port Sept 23, ships Iraska, Rush; Prusen, Patton.

ion Rossia.

In port Sept 25, ships Itaska, Rush; Prussia, Patton, and Zeuave, Rowell, disg; barks Johann Anton (Ger), for New York, repg; Brankeira (Ger), for do, idg; Turku (Rus, for Pensacola (eleared 25d); Niphon, Day, and Estella, Loring, disg; and the above arrivals.

SOUTHAMPTON, Out 21—Salled, steamship Wester (Ger), Willigerod Gron Bremen), New York.

SANTON, Sept 6—Salled, brize Fearless (Br), Hampton Rossis; 15th, Red Rose (Br), do.

Sarros, sept 6-Sailed, briss Fearloss (Br), Reison, Sarros, sept 6-Sailed, briss Fearloss (Br), Reison, Sarros, Sept 6-Arrived, brig Cheviot (Br), Nelson, Sarros, Sar

Young, Boston; Albert C Paige, Howell, Boston; Orlole, Baker, Rast Boston; Sarah Wood, Hickman, and Emma. Bacon, Bearse, Boston.

PORTLAND, Oct 18—Arrived, schrs Bowddin, Randall, Baltimore; J & H Growley, Crowley, Alexandria.
Cleared—Schr Albert Clarence, Hawes, Norfolk.
PORTSMOUTH, NH, Oct 20—Arrived, schr Georgie Stapler, Lord, Baltimore, et 20—Arrived, schr Georgie Stapler, Lord, Baltimore, et 20—In port schr E H Purber, Atkins, irom Baltimore for Boston, with salls split; also schr unknown.
PROVIDENOR, Oct 20—Arrived, steamers Catharine Whiting, Harding, Philadelphia; Mary, Crocker, do; schr Ida S Burgess, Lymburner, Savannah.
Salied—Schrs Adella Corson, Godfrey, Philadelphia; Kate & Mary, Cogswell, Rondout, Alice B, Barrett, New York; Rachel Jane, Taylor, do; Orion, Smith, do.

RICHMOND, Oct 15—Arrived, schr Frank Andrews, San FRANCISCO, Oct 12—Arrived, barks Gold Hunter, Gray, Ochotsk Sea; Dominga (Col). Robertson, do; Marama, Nissen, Tahiti via Caroline Island; prig Hesperian, Wilkinson, Newcastle, NSW, via Fankii.

Arrived off the port 12th, ship Lord of the Isles (Br), from Auckland, NZ (and proceeded to Portland, O, direct).
Salied—Ship Ruterpe (Br), Phillips, Cork.

rian, Wikinson, Newcastie, NSW via Tahit.

Arrived off the port lith, ship Lord of the Isles (Br), from Auckland, NZ (and proceeded to Portland, O, direct).

Salied—Ship Euterpe (Br), Phillips, Cork.

18th—Arrived, ship Herald of the Morning, McLaugh—Ilin, New York.

61th—Arrived, ship Herald of the Morning, McLaugh—Ilin, New York.

61th—Arrived, stoamship Zodiae, Chapin, New York, Shivile.

18th—Arrived, stoamship Zodiae, Chapin, New York, Schr Frank Lucas, Baracon.

61th—Arrived, stoamship Zodiae, Chapin, New York, Schr Frank Lucas, Baracon, Menterior, Martinet, Martinet, Shiring, A. J. Sebens, Bragg, Bostoni M. E. Femerick, Rahard, Chastalia, Leo, Dearborn, New York.

8ALOM, Oct II—Arrived, schre Matanzas, Bragdon; Maid of the Mist, Smith, and Raiph Carlion, Harkness, Maid of the Mist, Smith, and Raiph Carlion, Harkness, Port Johnson; Gen Scott, Hopps, Elizabethport; Addie Sawyer, Cook, and Fred E. Holden, Bride, Weehawken; Honest Abe, Goomips, Hobeken,

18th—Arrived, brig Abby Watson, Hooker, Portland, or Charleston; schr; Kate Lily, Hutchins, Karltan, River; B & E Small, Warren, Shulec for New York; J St. Pike, Dow, Calais for Goodspeed's Landing, Ny; J F Carver, Norwood, Calais for Row York; Zampa, Lewis, Machias for do: Ghernb, Filetoher, Bath for do: Phundey, Hamilton; Congress, York, and Willie Martin, Blake, Portland for de.

19th—Arrived, schre Margaret C Lyons, Stevens, Baltimore; L D Wentworth, Blake, and Sea Foam, Philiprook, Bangor for New York, Son Menser, Orthand for de.

19th—Arrived, schre Margaret C Lyons, Stevens, Baltimore; L D Wentworth, Blake, and Sea Foam, Philiprook, Bangor for New York for Taunton

Vineyard Rayler, Oct 20—Arrived, schr Jonas C Chew, Son Menser, Store for Santon; Delay for Charleston; schre for Taunton

Vineyard Rayler, Oct 20—Arrived, schr Jonas C Chew, Son Korens, Schre Margaret, Schre, Schre, Schre, Schre, Schre, Baltimore for Rosaton; Delay for Charleston; schre for Grosaton Merce, Bengor for New York for Taunton

Vineyard Rayler, Oct 20—Arrived, schr Jonas C Chew,

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